

## MEETING OF CREDITORS

In re:

ELISA ZAYAS ZAYAS

Case No. 15-07825-ESL

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO\*

<b>I. Appearances</b> Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent  <input type="checkbox"/> Prose <input type="checkbox"/> Appearings:			Date & Time: 11/9/2015 10:25:00AM  <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.  <b>Creditors:</b> <u>Marilda Vallejo Roldan &amp; Nestor Camacho Sanchez</u> <u>Money Express by Ms. Ivelisse Romero</u>
<b>II. Oath Administered</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			

**III. Plan**

Date: 10/05/2015 Base: \$10,500.00 Payments 0 made out of 1 due.

Confirmation Hearing Date: 12/4/2015 11:00:00AM

Evidence of Pmt shown:

## Attorney's fees as per R. 2016(b)

\$3,000.00 - \$165.00 = \$2,835.00

**IV. Status of Meeting** Closed  Not Held  Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to:  Appear:  Commence payments Keep payments current  does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

## Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input checked="" type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

## Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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## Trustee's objection to confirmation

Objection to Confirmation  
 Oral objection by creditor

I reviewed documentary evidence on the filing of the 2011 thru 2014 state income tax returns.

Debtor(s) made aware of plan's tax refund provision to increase pay-out to creditors.

Counsel reports a liquidation value of zero and trustee concurs.

1. Presiding to review if debtor receives any child support for her 5yrs son listed in Sch J. Sch I needs to be amended \$53.00 weekly.

SCMI discloses a household size of 3; however, Sch J only discloses one dependent. As per contract agreement submitted, appears the contract was signed by Debtor and Mr. Abdiel Raul Sanchez. Clarify if he is still living with debtor and why his income was not considered in Sch I. He does live with her but he is unemployed.

2. Debtor exceeds in the amount of \$49.00 of exemption taken under d2 over the vehicle. As per Reliable's claim #1, the property has no equity.

3. You have a payroll deduction of \$262.67 for a loan; who is the creditor? Luis E. Viloria. He is her employer who made a loan to her and is being paid back thru payroll deductions. Principal approx \$2,000.00 in March 2015. Check-off of \$216.57 a month. We have a preference her too. Counsel to seek cessation of check-off and return of preference.

4. Creditors are landlord. She owes them \$38 for Sept and the months of Oct and November. Monthly installment is \$425.00. However, contract expired on Oct. 31, 2015. And plan, although states it is to be assumed, does not provide for curing of arrears. Parties are to see if they can have a negotiated solution.

The following party(ies) object(s) confirmation:

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 11/09/2015

(Rev. 05/13)